



- a. \$1,248.38 plus the June 2022 post-petition mortgage payment on or before the last day of that month;
  - b. \$1,248.38 plus the July 2022 post-petition mortgage payment on or before the last day of that month;
  - c. \$1,248.38 plus the August 2022 post-petition mortgage payment on or before the last day of that month;
  - d. \$1,248.38 plus the September 2022 post-petition mortgage payment on or before the last day of that month;
  - e. \$1,248.38 plus the October 2022 post-petition mortgage payment on or before the last day of that month;
  - f. \$1,248.37 plus the November 2022 post-petition mortgage payment on or before the last day of that month.
6. The Debtor hereby agrees to resume monthly mortgage payments outside the Plan directly to Movant for the June 1, 2022 regular monthly mortgage payment and to make all further payments on or before the date on which it is due.
7. Payments must be sent directly to Wells Fargo:  
  
Wells Fargo Home Mortgage  
PO Box 14507  
Des Moines, IA 50306
8. Upon completion of the repayment schedule listed above or tender of sufficient funds to bring the loan post-petition current, Debtor must continue to make timely post-petition mortgage payments directly to Movant in a regular monthly fashion.
9. The following are events of default under this Stipulation:
  - a. Debtor's failure to remit any future monthly mortgage payment on or before the date on which it is due;
  - b. Debtor's failure to remit any of the above listed payments on or before the corresponding due date.
10. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice"), allowing Debtor ten (10) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.

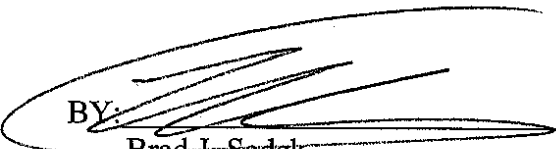
11. Debtor's opportunity to cure the default shall be limited to three occurrences. Upon the fourth default occurrence, without notification to the Debtor and their attorney, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
12. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates their case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
13. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

Dated: 5/9/2022

BY: /s/ Alyk L. Oflazian  
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Manley Deas Kochalski LLC  
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Attorney for Creditor

Dated: 5/9/22

BY:   
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Attorney for Debtor

I do not object to the foregoing Stipulation

/s/ Kenneth E. West No objection to its terms, without prejudice to any of our rights and remedies  
Kenneth E. West  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107